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EXAMINER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *22 May 2008*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *2-20* is/are pending in the application.

    4a) Of the above claim(s) *13-19* is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *2-12 and 20* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☒ All   b)☐ Some *   c)☐ None of:

      1.☒ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

Claims 2 – 12 and 20 are pending.

Notice to Applicant

1.   This communication is in response to a request for continued examination (RCE) submitted May

22, 2008. Claims 1 and 8 are cancelled. Claims 13 – 19 are withdrawn. Claims 4, 6, 9 – 12, and 20 are

amended. Claims 2 – 12 and 20 are presented for examination.

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness

rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

3.   Claims 2-4, 6-7, 9-12, and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable over

DiMattina, (U.S. Patent No. 6,405,177) in-view of Furusawa et al., (U.S. Patent No. 6,934,738) and further

in view of Dickinson et al., (U.S. Patent No. 7,260,724).

As per claim 4, DiMattina teaches an insurance task processing method comprising:

checking, by a third party, electronic information distributed within a computer network between a buyer

and a seller to judge whether a solicitation-related keyword is included in the electronic information (see

column 3, lines 56-62 and column 4, lines 12-14, the Examiner interprets data regarding items the

purchaser wishes to buy to be a form of solicitation-related keyword; it is also noted that the entire

transaction may be carried out by the retailer's server, the insurance server (i.e. third party), or both); and

distributing solicitation-to-insurance information to at least one of the buyer and the seller having

exchanged the electronic information with each other, when judged by the third party that the solicitation-

related keyword is included in the electronic information (see column 3, line 63 - column 4, line 21),

wherein said distributing distributes the solicitation-to-insurance information from an insurer selected

corresponding to contents of the electronic information (see column 3, lines 47-55) and said solicitation-to-insurance information is selected according to a trading price and a transaction type included in the electronic information (column 4, lines 22 – 64) where the trading price is interpreted as a security (or certificate) which is guaranteed at the time of transaction.

DiMattina does not explicitly teach the checking is performed by a server operated by a service dealer other than a buyer, a seller and an insurance company. Dickinson teaches a method that includes checking electronic information transmitted between a buyer and a seller by a third party trust engine (see column 45, lines 20-30). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate such a feature into the system of DiMattina. One of ordinary skill in the art would have been motivated to incorporate such a feature for the purpose of providing enhanced security to the seller in the system of DiMattina (see column 2, lines 6-9 of Dickinson).

DiMattina does not explicitly teach that the electronic information is cross-checked with a word table in which a solicitation-related keyword as a clue of solicitation-to-insurance is registered. Furusawa teaches a method of processing messages in an electronic network in which messages are cross-checked with a word table where keywords are registered and performing associated programs based on identified keywords contained in the messages (see column 5, lines 21-34). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate such keyword lookup table functionality into the system of DiMattina. One of ordinary skill in the art would have been motivated to incorporate such a feature for the purpose of providing uniformity in the message processing of DiMattina (see column 1, lines 37-42 of Furusawa).

As per claim 2, DiMattina in view of Furusawa teaches the method of claim 4 as described above. DiMattina further teaches said distributing distributes the solicitation-to- insurance information to the buyer when at least one of the buyer and the seller has not yet subscribed to insurance (see column 3, line 58 - column 4, line 31 since the insurance is offered for the particular transaction, the buyer has not yet subscribed to insurance). DiMattina does not explicitly teach distributing solicitation-to-insurance information to the seller. Dickinson teaches a method that distributes solicitation-to-insurance

information to a seller when the seller has not yet subscribed to insurance (see column 45, lines 20-30). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate such a feature into the system of DiMattina. One of ordinary skill in the art would have been motivated to incorporate such a feature for the purpose of providing enhanced security to the seller in the system of DiMattina (see column 2, lines 6-9 of Dickinson).

As per claim 3, as per claim 3, DiMattina in view of Furusawa teaches the method of claim 2 as described above. DiMattina further teaches said distributing distributes the solicitation-to-insurance information to the buyer even when the buyer has previously subscribed to insurance, if the insurance is invalid, or if the buyer has experienced an encounter or with an accident related to electronic commerce in the past (see column 3, line 58 - column 4, line 3, since DiMattina does not give any restrictions on when the insurance information is distributed it would still be distributed under these conditions). DiMattina does not explicitly teach distributing solicitation-to-insurance information to the seller. Dickinson teaches a method that distributes solicitation-to-insurance information to a seller even when the seller has previously subscribed to insurance, if the insurance is invalid, or if the seller has experienced an encounter with an accident related to electronic commerce in the past (see column 45, lines 20- 30). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate such a feature into the system of DiMattina. One of ordinary skill in the art would have been motivated to incorporate such a feature for the purpose of providing enhanced security to the seller in the system of DiMattina (see column 2, lines 6-9 of Dickinson).

As per claim 6, DiMattina teaches an insurance task processing method comprising: an inputting transactional information in a transaction related to electronic commerce between a buyer and a seller (see column 3, lines 56-58); checking the transmitted transactional information between the buyer and "the seller to judge whether a solicitation-related keyword is included in the transmitted transactional information (see column 3, lines 56-62 and column 4, lines 12-14); and transmitting solicitation-to-insurance information to the at least one of the buyer and the seller when judged that the solicitation-

related keyword is included in said transmitted transactional information (see column 3, line 58 - column 4, line 3), wherein said transmitting transmits the solicitation-to-insurance information from an insurer selected corresponding to contents of the electronic information (see column 3, lines 47-55) and said solicitation-to-insurance information is selected according to a trading price and a transaction type included in the electronic information (column 4, lines 22 – 64) where the trading price is interpreted as a security (or certificate) which is guaranteed at the time of transaction.

DiMattina does not explicitly teach the checking is performed by a server operated by a service dealer other than a buyer, a seller and an insurance company. Dickinson teaches a method that includes checking electronic information transmitted between a buyer and a seller by a third party trust engine (see column 45, lines 20-30). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate such a feature into the system of DiMattina. One of ordinary skill in the art would have been motivated to incorporate such a feature for the purpose of providing enhanced security to the seller in the system of DiMattina (see column 2, lines 6-9 of Dickinson).

DiMattina does not explicitly teach that the electronic information is cross-checked with a word table in which a solicitation-related keyword as a clue of solicitation-to-insurance is registered. Furusawa teaches a method of processing messages in an electronic network in • which messages are cross-checked with a word table where keywords are registered and performing associated programs based on identified keywords contained in the messages (see column 5, lines 21-34). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate such keyword lookup table functionality into the system of DiMattina. One of ordinary skill in the art would have been motivated to incorporate such a feature for the purpose of providing uniformity in the message processing of DiMattina (see column 1, lines 37-42 of Furusawa).

As per claim 7, DiMattina in view of Furusawa teaches the method of claim 6 as described above. DiMattina further teaches judging whether a transactional keyword has been included in said input transactional information (see column 3, line 56-58, the Examiner

interprets the data regarding items a purchaser wishes to buy to be a form of "keyword" as

recited in the claim); and notifying a risk related to the electronic commerce, when said

transactional keyword is judged to be included in the transactional information (see column 3,

line 58 - column 4, line 3, the Examiner interprets the "guarantees" to be a form of notification of

risk related to the electronic commerce).

Claims 10, and 11 recite substantially similar computer medium and system limitations to

method claim 1 and, as such, are rejected for similar reasons as given above.

Claims 9 and 12 recite substantially similar computer medium and system limitations to

method claim 6 and, as such, are rejected for similar reasons as given above.

As per claim 20, DiMattina teaches an insurance task processing method comprising:

judging whether a solicitation-related keyword is included in electronic commerce information

exchanged between a buyer and a seller (see column 3, lines 56-62); and transmitting

solicitation-to-insurance information to at least one of the buyer and the seller, when said

judging determines that the solicitation-related keyword is included in said electronic commerce

information (see column 3, line 63 - column 4, line 21), wherein said transmitting transmits the

solicitation-to-insurance information from an insurer selected corresponding to contents of the

electronic information (see column 3, lines 47-55) and said solicitation-to-insurance information is

selected according to a trading price and a transaction type included in the electronic information (column

4, lines 22 – 64) where the trading price is interpreted as a security (or certificate) which is guaranteed at

the time of transaction.

DiMattina does not explicitly teach the checking is performed by a server operated by a

service dealer other than a buyer, a seller and an insurance company. Dickinson teaches a

method that includes checking electronic information transmitted between a buyer and a seller

by a third party trust engine (see column 45, lines 20-30). It would have been obvious to one of

ordinary skill in the art at the time of the invention to incorporate such a feature into the system

of DiMattina. One of ordinary skill in the art would have been motivated to incorporate such a

feature for the purpose of providing enhanced security to the seller in the system of DiMattina

(see column 2, lines 6-9 of Dickinson).

DiMattina does not explicitly teach that the electronic information is cross-checked with a

word table in which a solicitation-related keyword as a clue of solicitation-to-insurance is

registered. Furusawa teaches a method of processing messages in an electronic network in

which messages are cross-checked with a word table where keywords are registered and

performing associated programs based on identified keywords contained in the messages (see

column 5, lines 21-34). It would have been obvious to one of ordinary skill in the art at the time

of the invention to incorporate such keyword lookup table functionality into the system of

DiMattina. One of ordinary skill in the art would have been motivated to incorporate such a

feature for the purpose of providing uniformity in the message processing of DiMattina (see

column 1, lines 37-42 of Furusawa).

4.   Claim 5 is rejected under 35 U.S.C. 103(a) as being unpatentable over DiMattina, (U.S.

Patent No. 6,405,177) in view of Furusawa et al:, (U.S. Patent No. 6,934,738) and Dickinson et al.,

(U.S. Patent No. 7,260,724) and further in view of Margoscin et al., (U.S. Patent no. 7,003,482).

As per claim 5, DiMattina in view of Furusawa and Dickinson teaches the method of

claim 1 as described above. DiMattina further teaches receiving insurance premium information

which has been calculated corresponding to a price included in the electronic information (see

column 5, lines 23-26); calculating the sum of the insurance premium indicated by the received

insurance premium information and the price (see column 5, lines 26-29); and presenting the

calculated insurance premium and the calculated sum to both of the buyer and seller (see

column 4, lines 14-17 and column 5, lines 44-50).

DiMattina does not explicitly teach the insurance premium information is calculated

based on a discount insurance premium rate. However, Margoscin teaches a business

middleware system for implementing business policy changes including implementing insurance

premium discounts (see column 11, lines 44-53). It would have been obvious to one of ordinary

skill in the art at the time of the invention to incorporate such a feature into the system of

DiMattina. One of ordinary skill in the art would have been motivated to incorporate such a

feature for the purpose of easily implementing business policy changes, such as implanting

insurance premium discounts (see column 2, lines 34-41).

Response to Arguments

5.   Applicant's arguments filed May 22, 2008 have been fully considered but they are not persuasive.

Applicant's arguments will be addressed herein below in the order in which they appear in the response

filed May 22, 2008.

        In response to Applicant argument, it is respectfully submitted that the Examiner has applied new

passages and new citations to the amended claims. The Examiner notes that the amended limitations

were not in the previously pending claims as such: Applicant's remarks with regard to the application of

DiMattina, Furusawa, Dickinson, and Margoscin references to the amended limitations are addressed in

the above Office Action.

Conclusion

6.   Any inquiry concerning this communication or earlier communications from the examiner should

be directed to KRISTINE K. RAPILLO whose telephone number is (571)270-3325. The examiner can

normally be reached on Monday to Thursday 6:30 am to 4 pm Eastern Time.

        If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Luke

Gilligan can be reached on 571-272-6770. The fax phone number for the organization where this

application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application

Information Retrieval (PAIR) system. Status information for published applications may be obtained from

either Private PAIR or Public PAIR. Status information for unpublished applications is available through

Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

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at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative

or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-

1000.

KKR

/C Luke Gilligan/
Supervisory Patent Examiner, Art Unit 3626